Certificate Number: 14912-CAC-DE-039793889

Bankruptcy Case Number: 25-10963



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 23, 2025, at 8:05 o'clock AM EDT, Michelle Cagonot completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Central District of California.

Date: June 23, 2025 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor